



SK
9/11/02
13/a

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Joseph C. Kawan et al.
Application No.: 09/313,297
For: **SYSTEM AND METHOD FOR AUTOMATED
ELECTRONIC SCRIP TRANSACTIONS**
Filed: May 17, 1999
Group Art Unit: 2162
Examiner: Young, J.

Assistant Commissioner for Patents
Washington, DC 20231

RECEIVED
SEP 03 2002
Technology Center 2600

AMENDMENT AND REMARKS TO OFFICE ACTION

Sir:

In response to the Office Action mailed February 26, 2002, please amend the above-identified U.S. patent application as follows:

In the Claims:

Please amend the claims as follows:

Please add the following new claims 67-69:

RECEIVED
SEP 04 2002
GROUP 3600

67. (New) The method of claim 1, wherein automatically debiting the account of the member further comprises:

providing a scrip clearing center having data processing resources, including one or more signal processing units with associated signal memory for on-line storage of scrip accounts for each of a plurality of scrip participants, consisting at least in part of a scrip distributor, a scrip sponsoring organization, participating merchants, and members;

storing scrip account information in the scrip clearing center by a system manager for at least one member consisting at least in part of a scrip account number associated with the scrip sponsoring organization and providing the member a scrip card associated with the scrip account;

09/28/2002 SSESHE1 00000054 09313297 54.00 DP
02 78:103

storing pre-paid electronic scrip credit by the system manager in a scrip account of the scrip sponsoring organization purchased from the scrip distributor at a negotiated merchant discount; and

allowing a transfer of a portion of the pre-paid electronic scrip credit from the scrip account of the scrip sponsoring organization to the member's scrip account upon receipt by the scrip sponsoring organization of payment for said portion of the pre-paid electronic scrip credit on behalf of the member.

68. (New) The method of claim 67, wherein automatically crediting a predetermined balance portion of the transaction amount further comprises:

crediting a predefined scrip sponsoring organization portion of the transaction amount to an account for the scrip sponsoring organization and a predefined scrip distributor portion of the transaction amount to a scrip distributor account by the system manager, according to look-up table parameters stored in the scrip clearing center.

69. (New) A method for performing a transaction between a merchant and a member with electronic scrip, comprising:

providing a scrip clearing center having data processing resources, including one or more signal processing units with associated signal memory for on-line storage of scrip accounts for each of a plurality of scrip participants, consisting at least in part of a scrip distributor, a scrip purchasing organization, participating merchants, and members;

storing scrip account information in the scrip clearing center by the system manager for at least one member consisting at least in part of a scrip account number associated with the purchasing organization and providing the member a scrip card associated with the scrip account;

storing pre-paid electronic scrip credit by the system manager in a scrip account of the scrip purchasing organization purchased from the scrip distributor at a negotiated merchant discount;

allowing a transfer of a portion of the pre-paid electronic scrip credit from the scrip account of the scrip purchasing organization to the member's scrip account upon

receipt by the scrip purchasing organization of payment for said portion of the pre-paid electronic scrip credit on behalf of the member;

receiving information relating to a transaction between one of the participating merchants and the member by the system manager via a network from a merchant terminal, consisting at least in part of a merchant identifier, member identification and scrip account data for the member from the scrip card, a transaction request, and the transaction amount;

confirming a balance adequate to cover the transaction amount by the system manager in the member's scrip account; and

if the balance is adequate, debiting the member's scrip account for the transaction amount by the system manager, sending a confirmation of the debit to the merchant terminal via the network by the system manager, and crediting a predefined merchant portion of the transaction amount to an account of the merchant, a predefined scrip purchasing organization portion of the transaction amount to an account for the scrip purchasing organization, and a predefined scrip distributor portion of the transaction amount to a scrip distributor account by the system manager, according to look-up table parameters stored in the scrip clearing center.
